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By ECF

Hon. J. Paul Oetken
 United States District Court
 Southern District of New York
 40 Foley Square
 New York, New York 10007

Re: *People of the State of New York v. Citibank N.A., 24 Civ. 0659 — Notice of Supplemental Authority*

Dear Judge Oetken:

Our firm represents defendant Citibank N.A. (“Citibank”) in this proceeding.

We write to alert the Court to a recent decision pertinent to Citibank’s motion to dismiss. On Monday, the U.S. Court of Appeals for the Fifth Circuit, affirming a District Court ruling cited in our prior letter regarding supplemental authority (*see* ECF 29), held that wire transfers fall outside of the Electronic Fund Transfer Act’s scope. *See Nazimuddin v. Wells Fargo Bank, N.A.*, No. 24-20343, 2025 WL 33471, at *2 (5th Cir. Jan. 6, 2025) (“Although the EFTA provides consumer protections in the context of electronic fund transfers, 15 U.S.C. § 1693(b), EFTA regulations explicitly exclude wire transfers from the definition of an electronic fund transfer. . . . As the transfers from [plaintiff’s] account were undisputedly wire transfers, they are outside the scope of the EFTA and its protections do not apply.”).

Respectfully,

/s/ *Julia B. Strickland*

Julia B. Strickland

cc: All Counsel of Record (via ECF)